

Information to identify the case:

Debtor 1	Chris D. Purviance	Social Security number or ITIN xxx-xx-0985
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Patricia A. Purviance	Social Security number or ITIN xxx-xx-9746
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-14213-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Chris D. Purviance

Patricia A. Purviance

5/9/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Chris D. Purviance
Patricia A. Purviance
Debtors

Case No. 17-14213-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: May 09, 2022

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Chris D. Purviance, Patricia A. Purviance, 90 Candlewood Drive, Mantua, NJ 08051-2139
cr	+ Toyota Lease Trust, c/o Stewart Legal Group, P.L., P.O. Box 340514, Tampa, FL 33694-0514
516689790	+ Apex Asset Management, LLC, Virtua Health System, WJ, PO Box 5407, Lancaster, PA 17606-5407
516689820	+ Apex Asset Management, LLC, Lourdes Medical Associates, LMA, PO Box 5407, Lancaster, PA 17606-5407
516680680	+ Apex Asset Mgmt., 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
516680681	+ Audubon Back Aid Center, 246 S. White Horse Pike, Audubon, NJ 08106-1352
516680688	+ Continental Central Credit, Inc., PO Box 131120, Carlsbad, CA 92013-1120
516680691	+ Fulton Bank of NJ, PO Box 790408, Saint Louis, MO 63179-0408
516775109	+ Fulton Bank of New Jersey, Eisenberg, Gold and Ceteei, 1040 North Kings Highway, Suite 200, Cherry Hill, NJ 08034-1925
516680695	+ Mid-Atlantic Anesthesia Associates, PO Box 8505, Cherry Hill, NJ 08002-0505
516680698	+ Recon Ortho Assoc II PC, PO Box 757910, Philadelphia, PA 19175-7910
517244277	+ Toyota Lease Trust, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
516680703	+ Virtua Health, PO Box 8500-8267, Philadelphia, PA 19178-8267
516680704	+ Virtua Health System, 330 Lippincott Drive, 4th Floor, Marlton, NJ 08053
516680705	+ West Jersey Anesthesia - Marlton, 102 Centre Blvd., Marlton, NJ 08053-4129
516680706	+ Woodstone at Massanutten, PO Box 1227, Harrisonburg, VA 22803-1227

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 09 2022 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 09 2022 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: bankruptcy@fult.com	May 09 2022 20:37:00	Fulton Bank of New Jersey, One Penn Square, Lancaster, PA 17602-2853
516710200	EDI: GMACFS.COM	May 10 2022 00:33:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
516680679	EDI: GMACFS.COM	May 10 2022 00:33:00	Ally Financial, PO Box 380902, Bloomington, MN 55438-0902
516680680	^ MEBN	May 09 2022 20:32:26	Apex Asset Mgmt., 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
516680682	EDI: BANKAMER.COM	May 10 2022 00:33:00	Bank of America, PO Box 15019, Wilmington, DE 19850-5019
516824607	+ EDI: BANKAMER2.COM	May 10 2022 00:33:00	Bank of America, N.A., P O Box 982284, El Paso,

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: May 09, 2022

Form ID: 3180W

Total Noticed: 51

			TX 79998-2284
516680683	Email/Text: clientrep@capitalcollects.com	May 09 2022 20:37:00	Capital Collection Service, PO Box 150, West Berlin, NJ 08091-0150
516891018	Email/PDF: bncnotices@becket-lee.com	May 09 2022 20:39:52	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516906194	+ Email/Text: bankruptcy@cavps.com	May 09 2022 20:36:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516680686	+ EDI: CITICORP.COM	May 10 2022 00:33:00	CitiCards, PO Box 6500, Sioux Falls, SD 57117-6500
516680687	EDI: WFNNB.COM	May 10 2022 00:33:00	Comenity - Boscovs, PO Box 182125, Columbus, OH 43218-2125
516680694	+ EDI: CITICORP.COM	May 10 2022 00:33:00	Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040
516905712	EDI: Q3G.COM	May 10 2022 00:33:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516849408	+ Email/Text: bankruptcy@fult.com	May 09 2022 20:37:00	Fulton Bank of New Jersey, One Penn Square, P.O. Box 4887, Lancaster, PA 17604-4887
516680690	+ Email/Text: bankruptcy@fult.com	May 09 2022 20:37:00	Fulton Bank of New Jersey, Loan Operations, PO Box 69, East Petersburg, PA 17520-0069
516680692	EDI: IRS.COM	May 10 2022 00:33:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516680684	EDI: JPMORGANCHASE	May 10 2022 00:33:00	Chase Bank, PO Box 24696, Columbus, OH 43224-0696
516680685	EDI: JPMORGANCHASE	May 10 2022 00:33:00	Chase Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153
517631499	EDI: JPMORGANCHASE	May 10 2022 00:33:00	Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, Louisiana 71203
516898787	EDI: JPMORGANCHASE	May 10 2022 00:33:00	JPMorgan Chase Bank, National Association, c/o Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
516680693	Email/Text: PBNCNotifications@perituservices.com	May 09 2022 20:36:00	Kohls/Capital One, P.O. Box 3115, Milwaukee, WI 53201-3115
516904742	Email/PDF: resurgentbknotifications@resurgent.com	May 09 2022 20:39:42	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516859157	Email/Text: Bankruptcy.Notices@pnc.com	May 09 2022 20:36:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
516680696	Email/Text: Bankruptcy.Notices@pnc.com	May 09 2022 20:36:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
516875529	EDI: Q3G.COM	May 10 2022 00:33:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516906649	+ EDI: RMSC.COM	May 10 2022 00:33:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
516683028	+ EDI: RMSC.COM	May 10 2022 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516680699	EDI: RMSC.COM	May 10 2022 00:33:00	Synchrony Bank/American Eagle, PO Box 960013, Orlando, FL 32896-0013

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: May 09, 2022

Form ID: 3180W

Total Noticed: 51

516680700	EDI: RMSC.COM	May 10 2022 00:33:00	Synchrony Bank/Care Credit, PO Box 965061, Orlando, FL 32896-5061
516680701	EDI: RMSC.COM	May 10 2022 00:33:00	Synchrony Bank/Home Design Furniture, PO Box 960013, Orlando, FL 32896-0013
516680702	Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 09 2022 20:36:00	Toyota Motor Credit, 4 Gatehall Drive, Suite 350, Parsippany, NJ 07054
516743362	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	May 09 2022 20:36:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516883585	EDI: USBANKARS.COM	May 10 2022 00:33:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
516680689	EDI: USBANKARS.COM	May 10 2022 00:33:00	Elan Financial Services, PO Box 790408, Saint Louis, MO 63179-0408

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516760097	*+	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516680697	##	Premier Physician Network LLC, 1415 Marlton Pike East, Suite LL5, Cherry Hill, NJ 08034-2229

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2022 at the address(es) listed below:

Name Email Address

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Gavin Stewart on behalf of Creditor Toyota Lease Trust bk@stewartlegalgroup.com

Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Janet Gold on behalf of Creditor Fulton Bank of New Jersey jgold@egclawfirm.com alapinski@egalawfirm.com,jwingfield@egalawfirm.com

Rebecca Ann Solarz

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: May 09, 2022

Form ID: 3180W

Total Noticed: 51

on behalf of Creditor Toyota Lease Trust rsolarz@kmllawgroup.com

Richard S. Hoffman, Jr.

on behalf of Joint Debtor Patricia A. Purviance rshoffman@hoffmandimuzio.com
jvillone@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com

Richard S. Hoffman, Jr.

on behalf of Debtor Chris D. Purviance rshoffman@hoffmandimuzio.com
jvillone@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9